



# Butterfield

P.O. Box 705 | Grand Cayman KY1-1107, Cayman Islands  
Tel: (345) 949 7055 | Fax: (345) 949 7004

[www.butterfieldgroup.com](http://www.butterfieldgroup.com)

## NEW CHEQUE STANDARDS

Retail

### Cheque Dimensions

All documents, excluding any detachable portions, are to be rectangular in shape. The following minimum and maximum dimensions shall be adhered to:

	Length	Depth
Minimum	15.88 cm (6-1/4")	6.99 cm (2-3/4")
Maximum	21.59 cm (8-1/2")	9.53 cm (3-3/4")

Note: some of the Metric figures have been rounded off, in most cases to the nearest hundredth of a centimetre.

### Minimum cheque paper security features:

Cheque Printing Paper	Description
24lb base sheet	
Secure Laser toner adhesion Troy	Troy M605/M606 Toner Secure HY Cartridge
MICR & OCR Compatible	
83 brightness	
Optically Dead Sheet	Without florescence in it-remains dark under a detection light
Invisible Security fibers	
Full chemical reactions	Brown stain & black dye
True Watermark	A non-generic true watermark paper with unique security images embedded into the paper, which can only be viewed by translucent "pass through" light

Add-Ons	Description
Explicit Warning Band	Alerts financial institutions and criminals that fraud deterrent features are present
Micro Printing	MP icon - Border and backer contain micro printing, magnify to verify when copied appears as a dotted line
Fourdrinier True Watermark	A true watermark is considered one of the highest levels of document security available. A True Fourdrinier Watermark is part of the paper, created during the milling process. Visually, it appears and may be viewed in the paper by holding it up to a light source, much the same as a fine piece of letterhead
Fluorescent Invisible Fibers	Only visible under ultraviolet light
Chemical Sensitivity	Paper reacts to chemical alteration leaving a visible stain on the paper
A Padlock Icon	A small padlock symbol printed on the front and back of a cheque
Coloured Background	Coloured patterns protects against alteration

Information Classification: Confidential

Butterfield Bank (Cayman) Limited

Rev February 2019 | Page 1 of 2

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## NEW CHEQUE STANDARDS (continued)

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Ink & Coding	Description
Machine Language E13B	"The area containing the MICR band measures 1.59 cm (5/8") from the bottom edge of the document. In the MICR band, the use of magnetic ink is restricted to the printing of the prescribed E=13B characters. No printing shall appear anywhere in this area on the face of the document except the prescribed E-13B characters in the encoding line. It is strongly recommended that the MICR band remain clear of background screening. Borders are not permitted within the 1.59cm (5/8") clear MICR band"

Imageable MICR- Encoded Payments	Description
Background Colours and Safety Tint	"It is strongly recommended that light pastel colours or standard safety tints be used for background screening and that clay "Inorganic" and highly reflective inks, heavy inking and dark colours be avoided"

Security	Description
Hidden pantographs	(Void or COPY) are not allowed "Void" pantographs and other hidden pantographs that are intended to appear on copies as a security measure to prevent fraudulent duplication must not be visible on either grayscale (120 dpi) or binary (i.e. black & white) (200 dpi) images captured from original cheques or other payments

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### Image Preparation

International date format YYYYMMDD with date field guidance box
Amount in words (Legal Amount) /100 DOLLARS included
Convenience amount to be preceded by a \$
Currency designation of KYD or USD to be printed below the amount in figure (convenience amount)
Payor Name to include address